

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (canceled)
2. (currently amended) The method of claim 1 further comprising: A method for reconciling a financial account of a user from a portable user electronic account register device, comprising:
entering user financial transaction data on said portable electronic account register;
uploading said transactions entered by a said user as uploaded data to a personal computer;
accessing on said personal computer, from said uploaded data, a user list of said transactions entered by said user on said portable user electronic account register device;
downloading from a financial institution computer to said personal computer a financial institution list of transactions from a financial institution;
comparing, on said personal computer, said user list and said financial institution list item by item;
providing a reconciliation function for each item on both of said lists;
downloading reconciliation information from said personal computer to on said user electronic account register device;
comparing said transactions to match transactions on said financial institution list to transactions on said user list;
identifying matched transactions;
providing said matched transactions to a separate matched transaction field in a user display;
identifying unmatched transactions;

attempting to match said unmatched transactions, absent user input, according to predetermined criteria to provide proposed matches;

presenting said proposed matches to said user in said matched transaction field of said user display;

marking said proposed matches so that a user can see that they are not exact matches;

presenting unmatched items to said user in a separate unmatched transaction field of said user display;

accepting, on an item by item basis, a confirmation of said proposed matches by said user.

3. (previously presented) The method of claim 2 wherein said proposed matches are accepted absent a user unmatch input associated with said proposed matches, and proposed matches that receive a user unmatch input are moved to said unmatched transaction field of said user display.

4. (previously presented) The method of claim 2 wherein said presenting unmatched items comprises presenting said transactions to said user in the following groupings: transactions on said user list, but not on said financial institution list; and transactions on said financial institution list but not on said user list.

5. (currently amended) The method of ~~claim 1~~ claim 2 wherein said accessing a user list of transactions comprises uploading said user list from said electronic account register.

6. (currently amended) The method of ~~claim 1~~ claim 2 wherein said accessing and comparing are performed on said electronic account register, and said downloading is to said electronic account register.

7. (canceled)

8. (currently amended) The method of ~~claim 1~~ claim 2 further comprising:
providing an indication whether an item has been cleared for each item upon
completion of said reconciliation function.

9. (currently amended) The method of ~~claim 1~~ claim 2 further comprising:
downloading cleared items, and items on said financial institution list of
transactions but not on said user list, from a computer to said portable user electronic account
register device.

10. (currently amended) The method of ~~claim 1~~ claim 2 further comprising:
comparing said transactions to match transactions on said financial institution list
to transactions on said user list;
identifying unmatched transactions;
accepting a user input indicating an acceptable number of days between
transactions for indicating a possible match;
attempting to match said unmatched transactions according to said user input.

11. (currently amended) The method of ~~claim 1~~ claim 2 further comprising:
exporting data regarding said transactions to a money management program.

12. (previously presented) A method for reconciling a financial account of a
user from a portable user electronic account register device, comprising:
entering user financial transaction data on said portable electronic account
register;
uploading said transactions entered by a user as uploaded data to a personal
computer;
accessing on said personal computer, from said uploaded data, a user list of said
transactions entered by said user on said portable user electronic account register device;
downloading from a financial institution computer to said personal computer a
financial institution list of transactions from a financial institution;

comparing, on said personal computer, said user list and said financial institution list item by item;

providing a reconciliation function for each item on both of said lists;

comparing said transactions to match transactions on said financial institution list to transactions on said user list;

identifying matched transactions;

providing said matched transactions to a separate matched transaction field in a user display;

identifying unmatched transactions;

attempting to match said unmatched transactions, absent user input, according to predetermined criteria to provide proposed matches;

presenting said proposed matches to said user in said matched transaction field of said user display;

marking said proposed matches so that a user can see that they are not exact matches;

presenting unmatched items to said user in a separate unmatched transaction field of said user display;

accepting, on an item by item basis, a confirmation of said proposed matches by said user;

presenting to said user a first group of transactions on said user list, but not on said financial institution list;

presenting to said user a second group of transactions on said financial institution list but not on said user list;

providing a user input capability for matching items from said first and second groups;

providing an indication whether an item has been cleared for each item upon completion of said reconciliation function; and

downloading reconciliation information from said personal computer to said user electronic account register device.

13. - 20. (canceled)

21. (currently amended) The method of ~~claim 1~~ claim 2 further comprising:
receiving a link button input;

presenting, on a display, in response to said link button input, the options of
(a) getting a bank statement and reconciling; and
(b) exporting a register of transaction items.

22. (currently amended) The method of ~~claim 1~~ claim 2 further comprising:
marking items that match as cleared items;
downloading said cleared items to said portable electronic account register.

23. (currently amended) The method of ~~claim 1~~ claim 2 wherein said step of
storing reconciliation information on said user device further comprises:
downloading an indication of cleared items to said account register; and
downloading to said account register items in said financial institution list and not
in said account register.

24. (previously presented) The method of claim 12 wherein said step of
storing reconciliation information on said user device further comprises:
downloading an indication of cleared items to said account register; and
downloading to said account register items in said financial institution list and not
in said account register.

25. (new) A method for reconciling a financial account of a user from a
portable user electronic account register device, comprising:

entering user financial transaction data on said portable electronic account
register;

providing a drop down list of preferred payees in a description field of a display
on said portable electronic account register;

populating a transaction number field of said display with a next sequential transaction number;

allowing said user to override said next sequential transaction number;

uploading said transactions entered by a user as uploaded data to a personal computer;

accessing on said personal computer, from said uploaded data, a user list of said transactions entered by said user on said portable user electronic account register device;

downloading from a financial institution computer to said personal computer a financial institution list of transactions from a financial institution;

comparing, on said personal computer, said user list and said financial institution list item by item;

providing a reconciliation function for each item on both of said lists;

comparing said transactions to match transactions on said financial institution list to transactions on said user list;

identifying matched transactions;

providing said matched transactions to a separate matched transaction field in a user display;

identifying unmatched transactions;

attempting to match said unmatched transactions, absent user input, according to predetermined criteria to provide proposed matches;

presenting said proposed matches to said user in said matched transaction field of said user display;

marking said proposed matches so that a user can see that they are not exact matches;

presenting unmatched items to said user in a separate unmatched transaction field of said user display;

accepting, on an item by item basis, a confirmation of said proposed matches by said user;

presenting to said user a first group of transactions on said user list, but not on said financial institution list;

presenting to said user a second group of transactions on said financial institution list but not on said user list;

providing a user input capability for matching items from said first and second groups;

providing an indication whether an item has been cleared for each item upon completion of said reconciliation function;

downloading an indication of cleared items to said account register; and

downloading to said account register items in said financial institution list and not in said account register;

displaying a balance of cleared items on a cleared balance display.